

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Kelly D. McIntyre) Case No. 22-21371-JAD
) Chapter 13
)
Debtor(s).) Related to Doc. #34

STIPULATED INTERIM MORTGAGE MODIFICATION ORDER

On October 4 2022 the above named Debtor(s) and M&T BANK (“Creditor”) entered into a trial modification (the “Trial Modification”), with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,025.59 (“Trial Payments”) to begin on **November 1 2022** and to continue in that amount until **January 1 2023** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor(s) request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 25th day of October, 2022, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

PAWB Local Form 47 (04/14)

Page 1 of 2

Amount of \$1,025.59 for the following months: November, December, January. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court. Trustee is authorized to make these payments from available funds on hand.

(2) Debtor will remit additional funds as necessary to cover any shortfall between the current plan payment of \$1,366.00 and estimated plan payment required of \$ 1,540.25.

(3) An amended plan will be filed within ten (10) days of this Order.


(4) In the event that a Permanent Modification is reached between the Parties, the Debtor *immediately* shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(5) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(6) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: LMP@chapter13trusteewdpa.com and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.

SO ORDERED, this 25th day of October, 2022

Dated: 10/25/2022


United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Lawrence Willis Esq
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt Esq
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
10/25/22 9:41 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Kelly D. McIntyre
Debtor

Case No. 22-21371-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 25, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db	+ Kelly D. McIntyre, 104 Bassie Drive, Zelienople, PA 16063-9710
cr	+ CitiMortgage, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15504042	+ Medexpress, PO Box 719, Dellslow, WV 26531-0719

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 00:14:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 25 2022 23:59:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15498190	+ Email/Text: clientservices@credit-control.com	Oct 25 2022 23:59:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628-6404
15508372	+ Email/Text: BKelectronicnotices@cenlar.com	Oct 25 2022 23:59:00	CitiMortgage, Inc., c/o Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
15498192	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 00:14:07	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15505444	Email/Text: camanagement@mtb.com	Oct 25 2022 23:59:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
15498191	Email/Text: camanagement@mtb.com	Oct 25 2022 23:59:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15498193	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 00:14:07	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15514507	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 00:14:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15510043	+ Email/Text: ebnpeoples@grblaw.com	Oct 25 2022 23:59:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15504044	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:06	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15498350	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 00:14:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498194	+ Email/Text: bankruptcydepartment@tsico.com	Oct 25 2022 23:59:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Oct 25, 2022

Form ID: pdf900

Total Noticed: 16

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15504039	*+	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628-6404
15504041	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15504040	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15504043	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15504045	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor CitIMortgage Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Lawrence W. Willis	on behalf of Debtor Kelly D. McIntyre ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven K. Eisenberg	on behalf of Creditor CitIMortgage Inc. seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7